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UNITED TO

Fill in this information to identify your case:		NORTHERN DISTRICT OF ILLINOIS JEFFREY D
United States Bankruptcy Court for the: Northern District of Illinois Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	JEFFREY P. ALLSTEADT, CLERK Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Ρ	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
-	Write the name that is on your	Hania	N/A
	government-issued picture identification (for example,	First name	First name
	your driver's license or	Eva	
	passport).	Middle name	Middle name
	Bring your picture	Wilkos	
1	identification to your meeting	Last name	Last name
	with the trustee.	<u>ms.</u>	
	SH ,	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., 11, 111)
2.	All other names you	пистопоско по под при	
	have used in the last 8	First name	First name
	years		
:	Include your married or maiden names.	Middle name	Middle name
	marati marati.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	xxx - xx - OR $9 xx - xx -$

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Debtor 1 HANIA E\			Case number (# known)
ille principal de l'antique de l'anni de	About Debtor 1:	a filozofian de a respectivo de como por el como de como de como de como de se esta poco de como de como de se	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers	d t have not used any business	s names or EINs.	☐ I have not used any business names or EINs.
(EIN) you have used in the last 8 years	HANIA WILKOS MASSAG Business name	GE THERAPIST	Business name
Include trade names and doing business as names	-		
	Business name		Business name
	EIN		EIN
	EIN		EIN
Where you live			If Debtor 2 lives at a different address:
	5642 NORTH MAJOR STI	REET	Number Street
	2FL		
	CHICAGO	IL 60646	
	с _{ку} СООК	State ZIP Code	City State ZIP Cod
	County		County
	If your mailing address is differ above, fill it in here. Note that the any notices to you at this mailing	ne court will send	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	N/A Number Street		Number Street
	P.O. Box		P.O. Box
185 (QARAKA MINETIAL KOSS KOSS KOSSA KOSSA KISIKOS A KISIKOS KISIKOS KISIKOS KANDILARI KANDILARI KANDILARI KANDI	City	State ZIP Code	City State ZIP Code
Why you are choosing this district to file for	Check one:		Check one:
pankruptcy	Over the last 180 days before I have lived in this district long other district.	filing this petition, er than in any	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain (See 28 U.S.C. § 1408.)	1.	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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D	ebtor 1	First Name Middle No		KOS Last Name			Case number (#1	known)
P	art 2:	Tell the Court Abo	ut Your I	lankrup	tcy Case			
7.		apter of the ptcy Code you						1 U.S.C. § 342(b) for Individuals Filing the appropriate box.
	are cho under	osing to file	2 Cha	pter 7				
			Cha	pter 11				
			☐ Cha	pter 12				
	MENNENNA AMERICA (TOPON AMERICA	maan oo ka	☐ Cha	pter 13		Non-political instances of the order to be about the contribution of the		
8.	How yo	ou will pay the fee	loca you sub with	I court for rself, you mitting you a pre-pr	or more details a umay pay with o our payment on inted address.	about how you n cash, cashier's o your behalf, you	nay pay. Typical check, or money ur attorney may	eck with the clerk's office in your lly, if you are paying the fee order. If your attorney is pay with a credit card or check
								ption, sign and attach the ents (Official Form 103A).
			By la less pay	aw, a jud than 150 the fee i	lge may, but is 1 0% of the officia n installments).	not required to, and poverty line the lift you choose the	waive your fee, a at applies to you his option, you m	tion only if you are filing for Chapter 7. and may do so only if your income is ar family size and you are unable to nust fill out the Application to Have the with your petition.
9.	Have yo	ve you filed for	☑ No	V		the control tradeous to vertice at the reason of the first section of the re-		
	last 8 ye	ptcy within the ears?	☐ Yes.	District _		When	MM / DD / YYYY	Case number
				District		When		Case number
							MM / DD / YYYY	
				District _		When	MM / DD / YYYY	Case number
10.	Are any	bankruptcy	₩ No					The second se
	cases p	ending or being a spouse who is		Debtor _				Relationship to you
	not filin you, or	g this case with by a business or by an					MM / DD / YYYY	Case number, if known
	armate	•		Debtor _				Relationship to you
				District _		When	MM / DD / YYYY	Case number, if known
11.	Do you residen	rent your ce?	No. Yes.	residenc	r landlord obtaine	rd an eviction judg	ment against you	and do you want to stay in your
				☐ Yes.	Fill out Initial Sta		Eviction Judgment	Against You (Form 101A) and file it with
				this t	pankruptcy petitio	n,		

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otor 1 HANIA EVA			•	Case number (# 1410)	in)
rt 3: Report About Any i	Businesses You Own as a	Sole Propi	ietor		
. Are you a sole proprietor	☐ No. Go to Part 4.				
of any full- or part-time business?	Yes. Name and location of	business			
A sole proprietorship is a business you operate as an	HANIA WILKOS	MASSAG	E THERAP	IST	
individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	Name of business, if and 5642 NORTH M. Number Street		REET		
If you have more than one	2FL				
sole proprietorship, use a separate sheet and attach it to this petition.	CHICAGO			IL State	60646 ZIP Code
	Ony			State	Zir Code
	Check the appropriat		•		
	Health Care Busi				
	Single Asset Rea	•))
	Stockbroker (as o			·	
	Commodity Broke	•	l in 11 U.S.C.	§ 101(6))	
Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	any of these documents do no	t exist, follow hapter 11. eter 11, but l	the procedure am NOT a sm	e in 11 U.S.C. § all business deb	tor according to the definition in
	Bankruptcy Code.	ner i anu i	ain a sinali bu	siliess debiol ac	cording to the definition in the
Report if You Own to	or Have Any Hazardous Pr	operty or A	iny Property	/ That Needs	Immediate Attention
Do you own or have any property that poses or is	☑ No				
alleged to pose a threat of imminent and identifiable hazard to	☐ Yes. What is the hazard?	***************************************			
public health or safety? Or do you own any property that needs immediate attention?	If immediate attentio	n is needed,	why is it neede	∍d?	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	Where is the propert	/? Number	Street		

Debtor 1

HANIA EVA WILKOS

First Name Middle Name

Case number	(if known)	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. △↑TACHED

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

يبيا	I am not required to receive a briefing at	oout
	credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Į	_1	I am not required to receive a briefing about
		credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after t reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-03699 Doc 1 Filed 02/08/17 Entered 02/08/17 15:39:57 Desc Main Document Page 6 of 11

HANIA EV	VA WILKOS	Coco number (a.c.	Case number (# known)				
	de Name Last Name	Case number (Fig.					
Part 6: Answer These	Questions for Reporting Purpo						
Author These							
16. What kind of debts do you have?		arily consumer debts? Consumer deb dual primarily for a personal, family, or hou					
•	No. Go to line 16b. Yes. Go to line 17.						
		arily business debts? Business debts investment or through the operation of the					
	No. Go to line 16c. Yes. Go to line 17.						
	16c. State the type of debts y	ou owe that are not consumer debts or bu	siness debts.				
17. Are you filing under Chapter 7?	☐ No. I am not filing under t	Chapter 7. Go to line 18.	AR mentiferation (pageura control entre transporter all droves extrator) describes communication en control entre transporter and en				
Do you estimate that a any exempt property is		Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
excluded and administrative expense	· 🗹 No						
are paid that funds will available for distribution to unsecured creditors	ibe Yes on						
8. How many creditors do		1,000-5,000	25,001-50,000				
you estimate that you owe?	☐ 50-99 ☐ 100-199	5,001-10,000 10,001-25,000	50,001-100,000 More than 100,000				
t o the contract of the contra	200-999	Artifold International Contractions and the second contraction and the seco					
19. How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion				
estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion				
	\$500,001-\$1 million	\$100,000,001-\$100 million	More than \$50 billion				
. How much do you	2 \$0-\$50,000	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion				
estimate your liabilities	+, +,	\$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion				
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion				
art 7: Sign Below	☐ \$500,001-\$1 million	■ \$100,000,001-\$500 million	☐ More than \$50 billion				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.						
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
		and I did not pay or agree to pay someone of and read the notice required by 11 U.S.C					
	I request relief in accordance v	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		tatement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonme, and 3571.					
	* YOW W	<u>///</u> ×					
	Signature of Debtor 1	_	e of Debtor 2				
	Executed on <u>りょっぴん</u> MM / DD /	Executed 1	on				

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HANIA EVA V		Case number (if known)					
First Name Middle Nam	e Leet Name	Last Name					
attorney, if you are ed by one not represented	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) abo to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the reavailable under each chapter for which the person is eligible. I also certify that I have delivered to the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					d the relief red to the debtor(s tify that I have no	
	× _{N/A}	Date					
	Signature of Attorney for Debtor		ММ	1	DD	/ / / / / / / / / / / / / / / / / / / /	
	Printed name					·	
	Firm name						
	Number Street						
	City	State	ZIP C	ode			
	Contact phone	Email address				And the stand of the standard	
	1.15	Attorney, if you are seed by one I, the attorney for the debtor(s) named in this to proceed under Chapter 7, 11, 12, or 13 of available under each chapter for which the part the notice required by 11 U.S.C. § 342(b) and knowledge after an inquiry that the information with the page. N/A Signature of Attorney for Debtor Printed name Number Street	Attorney, if you are red by one not represented orney, you do not le this page. I, the attorney for the debtor(s) named in this petition, declare that I have infe to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, an available under each chapter for which the person is eligible. I also certify the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4 knowledge after an inquiry that the information in the schedules filed with the Signature of Attorney for Debtor Printed name Firm name Number Street City State	Attorney, if you are seed by one I, the attorney for the debtor(s) named in this petition, declare that I have informed to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter for which the person is eligible. I also certify that I have informed to proceed under chapter for which the person is eligible. I also certify that I have informed to proceed under each chapter for which the person is eligible. I also certify that I have informed to proceed under each chapter for which the person is eligible. I also certify that I have informed to proceed under each chapter for which the person is eligible. I also certify that I have informed to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter for which the person is eligible. I also certify that I have informed to proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter for which the person is eligible. I also certify that I have informed to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter for which the person is eligible. I also certify that I have informed to proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter 7, 11, 12, or 13 of title 11, United States Code, and have available	Attorney, if you are seed by one I, the attorney for the debtor(s) named in this petition, declare that I have informed the to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have expandible under each chapter for which the person is eligible. I also certify that I have into the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies knowledge after an inquiry that the information in the schedules filed with the petition is signature of Attorney for Debtor MM / Printed name Firm name Number Street City State ZIP Code	Attorney, if you are seed by one I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explaine available under each chapter for which the person is eligible. I also certify that I have delive the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, cer knowledge after an inquiry that the information in the schedules filed with the petition is incompleted by the complete of Attorney for Debtor N/A	

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D-564	HANIA EVA WILKOS	
Debtor 1	First Name Middle Name Lest Name	Case number (ir inown)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or property claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious a consequences?	ction with long-term financial and legal
☐ No ☑ Yes	
tes res	
Are you aware that bankruptcy fraud is a serious crim inaccurate or incomplete, you could be fined or impris	
☐ No ☑ Yes	
Did you pay or agree to pay someone who is not an a No	ttorney to help you fill out your bankruptcy forms?
Yes. Name of Person	
Attach Bankruptcy Petition Preparer's Notice, De	eclaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the	risks is solved in filing without an attempt.
have read and understood this notice, and I am aware	that filing a bankruntcy case without an
attorney may cause me to lose my rights or property it	
« 1610 Lun	×
Signature of Debtor 1	Signature of Debtor 2
Date 02-06-2017	Date MM / DD / YYYY
Contact phone 1-312-953-8864	Contact phone
Cell phone	Cell phone
For the Li	

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		Document	Page 9 of 11	

Debtor 1

HANIA EVA WILKOS

First Name	Middle Name	Last Name	Case number (# known)	
------------	-------------	-----------	-----------------------	--

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Are you aware that filing for bankruptcy is a serious consequences?	action with long-term financial and legal
☑ No ☑ Yes	
Are you aware that bankruptcy fraud is a serious crin inaccurate or incomplete, you could be fined or impri	ne and that if your bankruptcy forms are soned?
□ No ☑ Yes	
Did you pay or agree to pay someone who is not an a	attorney to help you fill out your bankruptcy forms?
Yes. Name of Person	eclaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the have read and understood this notice, and I am awar attorney may cause me to lose my rights or property	e that filing a bankruptcy case without an
× JGN Jer	*
Signatule of Debtor 1	Signature of Debtor 2
Date 02-06-2017 MM/DD /YYYY	Date MM / DD / YYYY
Contact phone (312) 953 884 6	Contact phone
Cell phone (312) 953- 8-8 6-6	Cell phone
Email address	Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
HANIA EVA WILKOS)	Casa Na
Debtor (s))	Case No.
)	Chapter
	,	

List of Creditors

ACMOUR SYSTEMS CO. 1700 Niefer Drive, S. 1 Zion, IL 60099	MBB 1480 Renaissance Drive Park Ridge, IL 60068
BARCLAYS BANK OF DELA p. o. Box 8803 Wilmington, DE 19899	PORTFOLIO RECOVERY ASSN 120 Corporate Blvd. Norfolk, VA 23502
BLATT HASSENMILLER LIEBSKE Attorneys at Law 10 South LaSalle. S. 2300 Chicago, IL 60603	SYNCB/PAYPAL p. o. Box 965005 Orlando. FLA 32896
Capitol One-BSTBY 26525 N Riverwoods Blvd. Mettawa, IL 60045	
CAPITAL ONE BANK 15000Capital One Drive Richmond, VA 23238	

HANIA E. WILKOS

AEMOUR SYSTEMS CO. 1700 Niefer Drive, S. 1 Zion, IL 60099	#100280XXXX	\$!	961
BARCLAYS BANK OF DELA p. o. Box 8803 Wilmington, DE 19899	#300005052978XXXX	\$3	,990
BLATT HASSENMILLER LIEBSKE Attorneys at Law 10 South LaSalle. S. 2300 Chicago, IL 60603	#300005052978XXXX for Barclays Bank	\$3	,900
Capitol One-BSTBY 26525 N Riverwoods Blvd. Mettawa, IL 60045	#700106320597XXXX	\$1	,166
CAPITAL ONE BANK	#48623692XXXX	Ś :	574
15000 Capital One Drive	#51780575XXXX	•	,610
Richmond, VA 23238	#51780596XXXX	-	,608
	#52894294XXXX		115
	#54404597XXXX	•	,783
	#54580022XXXX		953
MBB 1480 Renaissance Drive Park Ridge, IL 60068	#18023XXXX	\$	547
PORTFOLIO RECOVERY ASSN 120 Corporate Blvd. Norfolk, VA 23502	#604407100811XXXX	\$2,	021
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